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NAIC LOSS COST DATA ENTRY DOCUMENT

By bharrington at 9:41 am, 6/14/06

1.	This filing transmittal is part of Company Tracking #	AR-DF-20060915

2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	

		Company Name	Company NAIC Number
3.	A.	Trinity Universal Insurance Company	B. 19887

		Product Coding Matrix Line of Business (i.e., Type of Insurance)	Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	1.02.1 – Personal – Property	B. 1.02.1 – Fire – [Dwelling Fire]

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Dwelling Fire (Coverage A & C)	3.00%	3.00%`	54.9%				
TOTAL OVERALL EFFECT	3.00%	3.00%					

6. 5 Year History   Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
There have been no rate changes to this product in the last 5 years.							

7.

Expense Constants	Selected Provisions
A. Total Production Expense	25.8%
B. General Expense	6.8%
C. Taxes, License & Fees	2.5%
D. Underwriting Profit & Contingencies	10.0%
E. Other (explain)	0.00
F. TOTAL	45.1%

8.   **N/A**   Apply Lost Cost Factors to Future filings? (Y or N)
9.   **3.00%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): All Territories
10.   **0.0%**   Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): All Territories

PC RLC

F 319 (Ed. 5/05) **UNIFORM**